(iv) Regular review meetings are held at district and State Levels to monitor the progress of these schemes.

(v) Banks have been advised to carry out scrutiny of rejected applications by a higher authority from their controlling/Head Office.

Grievances of credit card holders

136. SHRI MURLI DEORA: Will the Minister of FINANCE be pleased to state:

(a) whether following widespread complaints from credit card holders, RBI has come out with certain guidelines;

(b) if so, the details thereof; and

(c) how far the guidelines issued by RBI in May, 2003 have been helped in removing the grievances of the card holders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Reserve Bank of India had issued Fair Practice Code for Lenders in May, 2003 advising scheduled commercial banks and All India Financial Institutions not to resort to undue harassment of the borrowers including credit card holders. However, Government has been receiving representations from individuals and different organizations regarding grievances against banks issuing credit cards, which are referred to the concerned Banks for redressal and appropriate action. With a view to further mitigate hardship faced by the credit card holders, the Reserve Bank of India has placed draft guidelines on credit card operations in public domain on 28.06.2005 on its website www.rbi.org.in.

Penalty on companies

137. SHRI ABU ASIM AZMI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have slapped tax penalty of 10,000 crores on certain companies; and

(b) if so, what are the names of the companies and amount of penalty imposed on them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) In no case or group of cases penalty of Rs. 10,000/- crore has been levied during the F.Y. 2004-05.

(b) Does not arise in view of reply to Part (a).

Performance of Kisan Credit Card Scheme

138. SHRI YASHWANT SINHA: Will the Minister of FINANCE be pleased to state:

(a) the number of Kisan Credit Cards issued to farmers till date since its inception, year-wise;

(b) the number of farmers in the country eligible for Kisan Credit Cards;

(c) the amount of money advanced to farmers under this scheme, year-wise; and

(d) by when Government expect to cover all the farmers of the country under this scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (c) The Kisan Credit Card (KCC) Scheme was launched in August 1998. The year-wise details of number of KCCs issued by Commercial Banks, Regional Rural Banks and Cooperative Banks and amount sanctioned under the scheme since then are as under:

(Amount Rs. in crore)

Year	No. of Cards	Amount sanctioned
1998-1999	784165	2310
1999-2000	5134081	7548
2000-2001	8652357	16427
2001-2002	9340534	25858
2002-2003	8242756	26277
2003-2004	9246633	21785
2004-2005	9680374	34185
TOTAL	51080900	134390

(b) and (d) Over five crore KCCs have been issued since launch of the scheme in 1998 Banks have been advised to endeavour to cover remaining eligible farmers within the next two to three years by mounting publicity